



**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**by Clerk  
U.S. Bankruptcy Court  
District of New Jersey**

Law Offices of Nona L. Ostrove, LLC  
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By: Nona L. Ostrove, Esq. NO 2942  
Attorneys for Debtor

In Re:

Dora Canning : CHAPTER 13  
Debtor : CASE NO. 16-10773/ABA  
:

# ORDER APPROVING LOAN MODIFICATION

The relief set forth on the following pages, numbered two (2) through \_\_\_\_\_ is hereby **ORDERED**.

**DATED: January 3, 2017**

  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

(Page 2)

Debtor: Dora Canning

Case No: 16-10773/ABA

Caption of Order: ORDER APPROVING LOAN MODIFICATION

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Upon consideration of Dora Canning's motion/application for an Order approving loan modification with Rushmore Loan Management Services, LLC, as current servicer of the first mortgage on the debtor's residence located at 139 W. Crocus Road, Wildwood Crest, NJ 08260 ("Secured Creditor"); and

Good cause appearing therefore, it is hereby

**ORDERED** that

1. The loan modification agreement annexed to the Certification for Approval as Exhibit A be and is hereby approved and the debtor is authorized to proceed with said loan modification.
2. In the event the loan modification is completed Secured Creditor shall amend the arrearage portion of its Proof of Claim to zero or withdraw the claim within thirty (30) days of the date of this Order.
3. The Chapter 13 Trustee shall suspend disbursements to Secured Creditor pending completion of loan modification and all money that would otherwise be paid to Secured creditor, be held until the arrearage portion of the claim is amended to zero or the claim is withdrawn, or the Trustee is notified by the Secured Creditor that the modification was not consummated.

4. In the event the modification is not consummated, the Secured Creditor shall notify the Trustee and debtor's attorney of same. Any money that was held by the Trustee pending completion of the modification shall then be paid to Secured Creditor.

5. In the event the Proof of Claim is amended to zero or withdrawn, the Trustee may disburse the funds being held pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.

6. With respect to any post-petition orders, claims for post-petition mortgage arrears, and orders for creditor's attorney's fees which are being capitalized into the loan, Secured Creditor will amend any and all post-petition orders or claims within thirty (30) days of the date of this Order.

**Certificate of Notice Page 4 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Dora Mae Canning  
 Debtor

Case No. 16-10773-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Jan 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2017.

db +Dora Mae Canning, 139 West Crocus Road, Wildwood, NJ 08260-1323

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 05, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 3, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MTGLQ Investors, LP dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

Joshua I. Goldman on behalf of Creditor MTGLQ Investors, LP jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com

Nona Ostrove on behalf of Debtor Dora Mae Canning nostrove@ostrovelaw.com

Nona Ostrove on behalf of Loss Mitigation Seterus, Inc., servicing agent for Federal National Mortgage Association nostrove@ostrovelaw.com

Nona Ostrove on behalf of Loss Mitigation Seterus Inc nostrove@ostrovelaw.com

Robert P. Saltzman on behalf of Creditor Seterus, Inc. as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc. dnj@pbslaw.org

TOTAL: 8